#### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 23, 2002, executed by LEONARD ARNETT, JR. AND SHERYL L. ARNETT, conveying certain real property therein described to CTC REAL ESTATE SERVICES, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 31, 2002, in Deed Book 1631, Page 0020; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded on November 8, 2013 in the office of the aforesaid Chancery Clerk in Deed Book 3,740, Page 2; and

WHEREAS, on December 5, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3911, Page 560; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **July 16, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 2882, SECTION N, SOUTHAVEN WEST SUBDIVISION, AS SITUATED IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT RECORDED IN PLAT BOOK 5, PAGE 8-9, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 1902 DORCHESTER DR, SOUTHAVEN, MS 38671. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 3 day of June, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 06/18/2015, 06/25/2015, 07/02/2015, 07/09/2015

7-16-15

6/15/15 11:21:48 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

#### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 19, 2010, Kathryn D. Pilgrim, an unmarried woman executed a certain deed of trust to Dennis F. Hardiman, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Embrace Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,185 at Page 671; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A. by instrument dated September 25, 2012 and recorded in Book 3,510 at Page 544 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, N.A. has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 10, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,967 at Page 204; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on July 16, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

The following described land and property situated in the County of DeSoto State of Mississippi, being more particularly described as follows, to-wit:

Lot 403, E, Twin Lakes Subdivision, In Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, according to a map or plat thereof on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 12, Pages 18 through 20.

Being the same property conveyed from Kathy L. Boles a/k/a Kathy Moss and Lester D. Moss, Jr. to Kathryn D. Pilgrim by deed recorded September 09, 1986 in Book 189, page 85 in the registrar's office of DeSoto County.

Parcel ID # 208306050

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 9th day of June, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5240 Haynes Drive Horn Lake, MS 38637 15-012172BD

Publication Dates: June 25, July 2 and 9, 2015 7/16/2015

### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 26, 2008, Chris Simmons, a married man and Lakisha Simmons, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,921 at Page 284 and re-recorded in Book 2,956 at Page 717; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated October 30, 2014 and recorded in Book 3,966 at Page 201 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 2, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,994 at Page 644; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on July 16, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 328, Area 13, Section A, Snowden Grove PUD, as located in Section 3, Township 2 South, Range 7 West, DeSoto County, MS, as shown on plat of record in Plat Book 96, Pages 17-18, in the Office of the Chancery Clerk, DeSoto County, MS.

Property more commonly known as: 5763 Savannah Parkway, Southaven, MS 38672.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 15th day of June, 2015.

Shapiro & Massey, LLC' SUBSTITUTED TRUSTEE

1-16-15

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5763 Savannah Pkwy Southaven, MS 38672 15-012388GW

Publication Dates: June 18, 25, and July 2, 9, 2015

6/23/15 10:28:51 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

# SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 15, 2011, Tanya Lynn White, a single person, executed a certain deed of trust to Thomas R. Hudson, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for BankPlus, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,343 at Page 576; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A., by instrument dated June 4, 2012 and recorded in Book 3,451 at Page 141 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, NA has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 21, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,945 at Page 16; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, NA, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on July 16, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 121 and part of Lot 120, Phase 1, Section B, The Plantation, Section 22, Township 1 South, Range 6 West, Chickasaw Cession, DeSoto County, Mississippi, as shown by the plat thereof recorded in Plat Book 37 at Pages 22 and 23, in the Office of the Chancery Clerk of DeSoto County, Mississippi and being more particularly described as follows: Beginning at a point in the Northeast line of Plantation Road, said Point of Beginning being the West corner of Lot 120; thence Northwestwardly along the Northeast line of Plantation Road along a curve to the right having a radius of 266.00 feet, a distance of 24.48 feet to a point; thence North 29 degrees 31 minutes 21 seconds West along the Northeast line of Plantation Road, a distance of 32.80 feet to the South corner of Lot 122; thence North 60 degrees 28 minutes 39 seconds East along the line dividing Lot 122 and Lot 121, a distance of 35.00 feet to a point; thence North 78 degrees 36 minutes 27 seconds East along the line dividing Lot 122 and Lot 121, a distance of 78.92 feet to a point; thence North 60 degrees 32 minutes 39 seconds East along the line dividing Lot 122 and Lot 121, a distance of 20.00 feet to a point; thence South 36 degrees 18 minutes 00 seconds East a distance of 47.71 feet to the North corner of Lot 120; thence South 45 degrees 35 minutes 27 seconds West along the line dividing Lots 120 and Lot 121 and the projection of said line, a distance of 23.16 feet to a point; thence South 75 degrees 52 minutes 34 seconds West a distance of 80.24 feet to a point; thence South 60 degrees 28 minutes 39 seconds West along the projection of land and the line dividing Lot 120 and Lot 121, a distance of 34.95 feet to the point of beginning.

I WILL CONVEY only such title as vested in me as Substituted Trustee. WITNESS MY SIGNATURE on this 19th day of June, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

7-16-2015

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232 (601)981-9299

9280 Plantation Road, Olive Branch, MS 38654

15-011567GW, Publication Dates: June 25, July 2, and July 9, 2015

# SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 25, 2008, Scottie Sue Rhodes, an unmarried woman and James Bryan Ramsey, an unmarried man as joint tenant with full right of survivorship and not as tenants in common executed a certain deed of trust to D. B. Bridgforth, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for AmTrust Bank, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,861 at Page 398; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America by instrument dated May 18, 2015 and recorded in Book 3,987 at Page 676 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 1, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3994 at Page 428; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on July 16, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 65, Section B, Greenbrook West Subdivision, situated in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 34, Page 40, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of June, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7777 Stacey Drive Southaven, MS 38671 15-012516BD

Publication Dates: June 25, 2015 and July 2 and 9, 2015

7-16-2015

WE Davis, CH Clerk

# SUBSTITUTED TRUSTEE'S NOTICE OF SAIZE

WHEREAS, on August 4, 2006, Jason F. Cox and Lesley D. Cox, husbaffu and wife; executed a certain deed of trust to First National Financial Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,540 at Page 129; and

WHEREAS, said Deed of Trust was subsequently assigned to Selene Finance LP by instrument dated October 8, 2014 and recorded in Book 3,920 at Page 140 of the aforesaid Chancery Clerk's office; and

WHEREAS, Selene Finance LP has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 2, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,992 at Page 616; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Selene Finance LP, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on July 16, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 285, Stone Creek Subdivision, Phase "C", Plum Point Villages PUD, located in Sections 1 and 6, Township 2 South, Ranges 7 & 8 West, as shown by plat of record in Plat Book 67, Pages 34-36, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Parcel #: 2081-0110.0-00285.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of June, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5859 Alexandria Lane Southaven, MS 38671 15-011330BE

Publication Dates: June 25, July 2 and 9, 2015

7-10-15